



**Anoka County**  
**COUNTY ADMINISTRATION**  
Community & Governmental Relations

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**MEMO TO:** Cities within Anoka County and Linwood Township

**FROM:** Linda Hedstrom, Community Development Program Assistant *LH*

**DATE:** March 10, 2022

**SUBJECT:** Minnesota Housing's 2022 *Start Up Program* for First-Time Homebuyers is OPEN

Minnesota Housing's 2022 **Start Up Program** for first-time homebuyers is open for business . . .

- Anoka County's 2022 allocation is \$6,041,979 (an increase of \$801,177 from 2021).
- The program offers affordable, fixed-rate mortgages and down payment/closing cost assistance (up to \$17,000) for qualified buyers;
- It includes a large network of experienced lending partners (buyers must use a MN Housing-approved lender). FYI: Anoka County doesn't have or fund its own down payment assistance program.
- Potential homebuyers must qualify financially and may be required to complete a homebuyer education class.
- Interest rates, income limits and home prices may change during the program year. Potential buyers should be referred to the MN Housing web site for the most up-to-date information.

Here is MN Housing's web site: <http://www.mnhousing.gov/sites/homebuyers/process>

Another MN Housing mortgage program, **Step Up**, is available for existing homeowners who want to refinance their current mortgage or purchase a new home. The county doesn't get a funding allocation for *Step Up*, but it is available to all qualified homeowners in the county and has many of the same benefits as *Start Up*.

We advertise on our website [www.anokacounty.us/cd](http://www.anokacounty.us/cd) → Community Development → Home Buyers, and the county newsletter. Attached is a copy of our Start Up info page that web visitors can print. If possible, please include *Start Up* info in any upcoming newsletters, utility billings, web site or other venue at your disposal. Carefully proof what you publish so wrong numbers or information don't create problems for you or potential buyers. Your help in getting the word out is much appreciated!

If you have any questions, please call me at 763-324-4601 or email me at [linda.hedstrom@co.anoka.mn.us](mailto:linda.hedstrom@co.anoka.mn.us). Also, feel free to visit MN Housing's website at [www.mnhousing.gov](http://www.mnhousing.gov) as they have other homeowner programs including Fix-Up loans that might benefit your residents. The county also has home rehab programs and participates in the state's AgBMP program which replaces failed well and septic systems. See the county website, noted above, for details.

Here's to another successful year of **Start Up**! Thank you.



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